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October 4, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 95105

**Re: Comments Regarding FDIC Application #20051977; Wal-Mart
Application for Insurance and Industrial Bank Charter**

Dear Mr. Carter:

I am writing to oppose the application of Wal-Mart Stores, Inc., for Federal deposit insurance coverage for an ILC charter in Utah. I am a community banker and believe strongly that allowing Wal-Mart to own a bank charter and potentially open branches in its network of stores would do irreparable harm to my community and my institution, and pose a severe systemic risk to our nation's economy.

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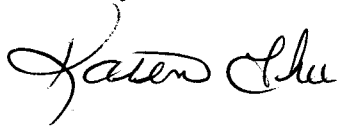
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For the sake of the community banks of our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Make a statement for fair competition and consumer choice by denying Wal-Mart's application for deposit insurance.

Sincerely,

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Sincerely,

A handwritten signature in black ink, appearing to read "Bob Scriver". The signature is fluid and cursive, with the first name "Bob" and last name "Scriver" clearly distinguishable.



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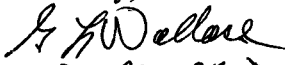
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VICE PRESIDENT



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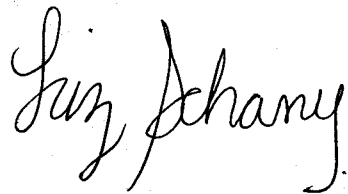
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Sincerely,

A handwritten signature in cursive script, reading "Liz Cheney". The signature is written in dark ink and is positioned below the word "Sincerely,".



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Sincerely,

Linda Geerdes



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Sincerely,



Ronald L. Menendez



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Barbara Christensen
Customer Service Rep.



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Sincerely,

Charles J. Haffey
Pres.



October 4, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 95105

**Re: Comments Regarding FDIC Application #20051977; Wal-Mart
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*Lori L. Brown, CEO
Compliance Officer*



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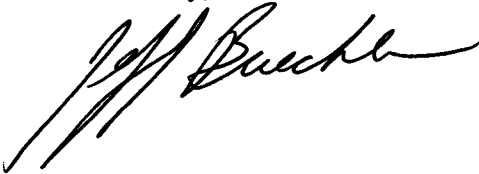
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Sincerely,

A handwritten signature in black ink, appearing to read "Jeff Baucke". The signature is fluid and cursive, with a long horizontal stroke extending to the left.



October 4, 2005

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Sincerely,

Lorraine M. Haegle



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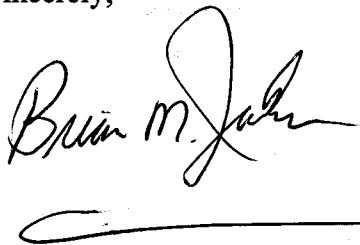
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Richard L. Palmatier Sr.